Client Toolkit® User Guide

Client Toolkit® is a secure web portal that allows you to easily access your portfolio through an Internet connection. This user-friendly web site also allows you to:

- track the historical performance and asset allocation of your portfolio with detailed charts and reports
- view and receive statements, confirms and tax documents on-line
- view up to ten years of account activity
- obtain comprehensive market data, commentaries, charts and analysis

All at the click of a mouse.

Login Page

The login page is the first screen you will see when clicking on the link to access your account. Enter your User ID/Alias and Password in order to enter the secure portion of the site.

On first login, you will need to complete several steps in order to access the site.

- Accept an access agreement
- Change your password
- Create an alias for your ID (optional)
- Verify your e-mail address

Navigation

At the top of each page you will find the navigation toolbar. Click on a button to go to a desired section.

Portfolio: View intra-day or prior day Balances, Holdings and Activity, access documents and download reports.

Trading: View a summary of trading activity in your accounts.

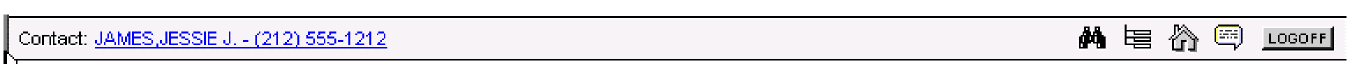
Privileged Access: Access your Privileged Access® Account information online.

Quotes & Research: Access a multitude of market information, including quotes and research.

Account Services: Personalize your online experience.

Links: Access sites that your investment firm is recommending.

The menu bar appears across the top of every page.



Contact: Opens a form that allows you to send an e-mail to a selected contact at your investment firm.

 Search for a specific security by name or symbol.

 Site map.

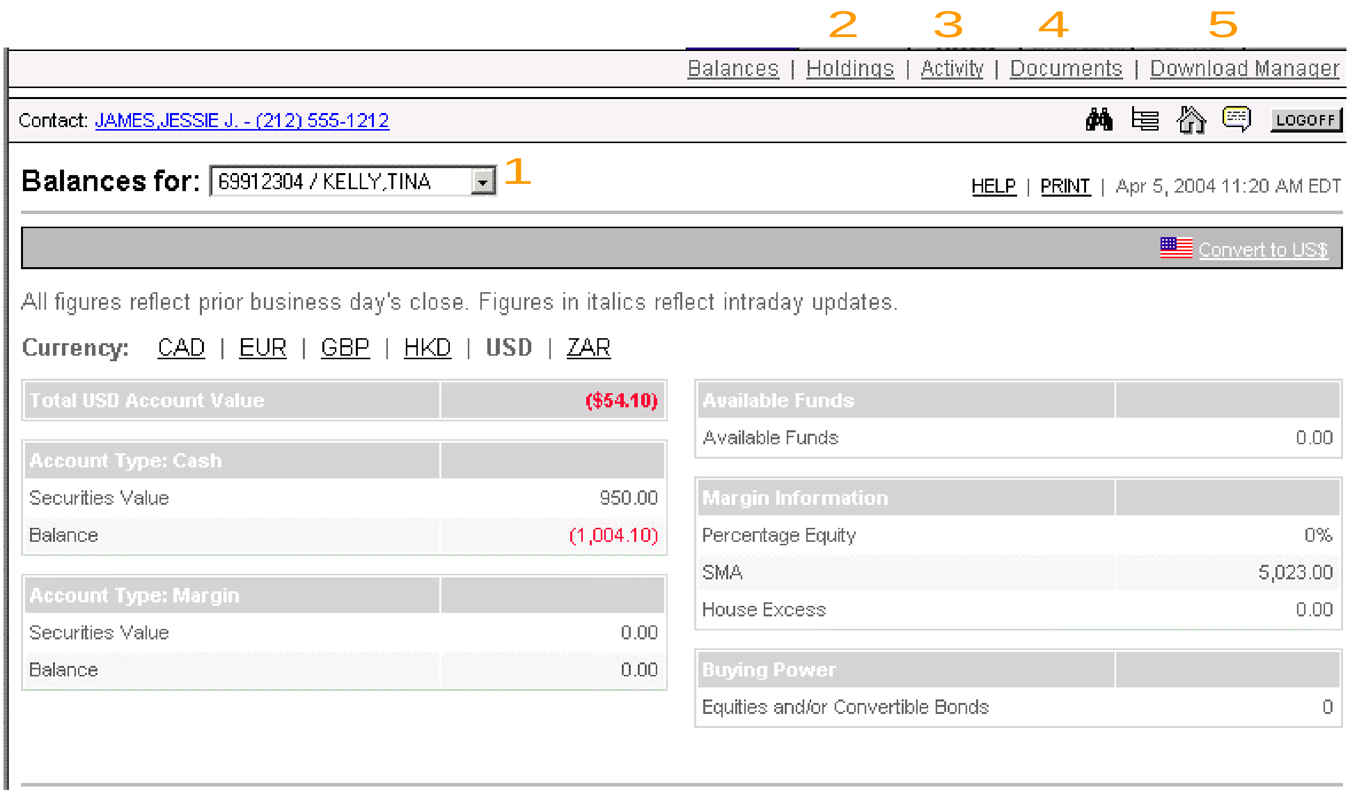
 Brings you back to your homepage.

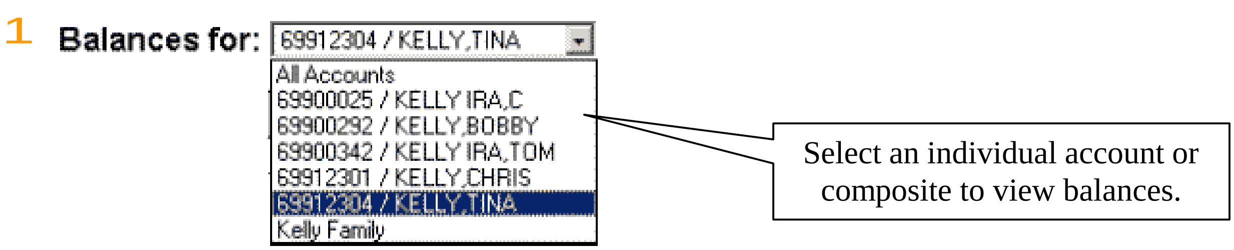
 Send an e-mail to someone at your investment firm.

Portfolio

In the Portfolio section you can view Balances, Holdings and Activity, access documents and download reports. Note: For information on specific fields in this section, click on HELP.

Balances:
View complete balance information for an individual account or a balance summary for a composite of accounts. Account information can be viewed on an intra-day basis or as of the prior business day's close.





2 Holdings:

Under Holdings you can view the Portfolio, Realized and Unrealized Gains & Losses, Performance Charts and Estimated Income and Average Coupon Reports. Most information under this section can be displayed for a composite of accounts as well as an individual account.

3 Activity:

View Privileged Access, Trading and Bookkeeping activity separately or together under All Records. Historical viewing options include 1 Week, 1 Month, 3 Months, 1 Year and Other. If you select Other, you may enter a date range up to 10 years prior or to the account's inception, whichever is less.

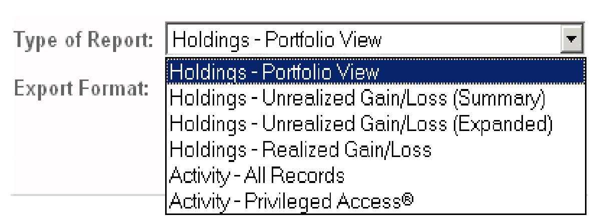
4 Documents:

View statements, confirms and tax documents online.

Statements are available by statement date. Confirms are available by trade date and one week, one month, three month and one year time frames. Tax documents are searchable by year.

5 Download Manager:

Download select reports to your PC in either an Excel or CSV format. Please note that Download Manager currently does not download to Quicken® software or Microsoft® Money.



Trading

View a summary of trading activity for your accounts. Allows you to filter by side and/or security. Clicking on an order number will display the details for that order.

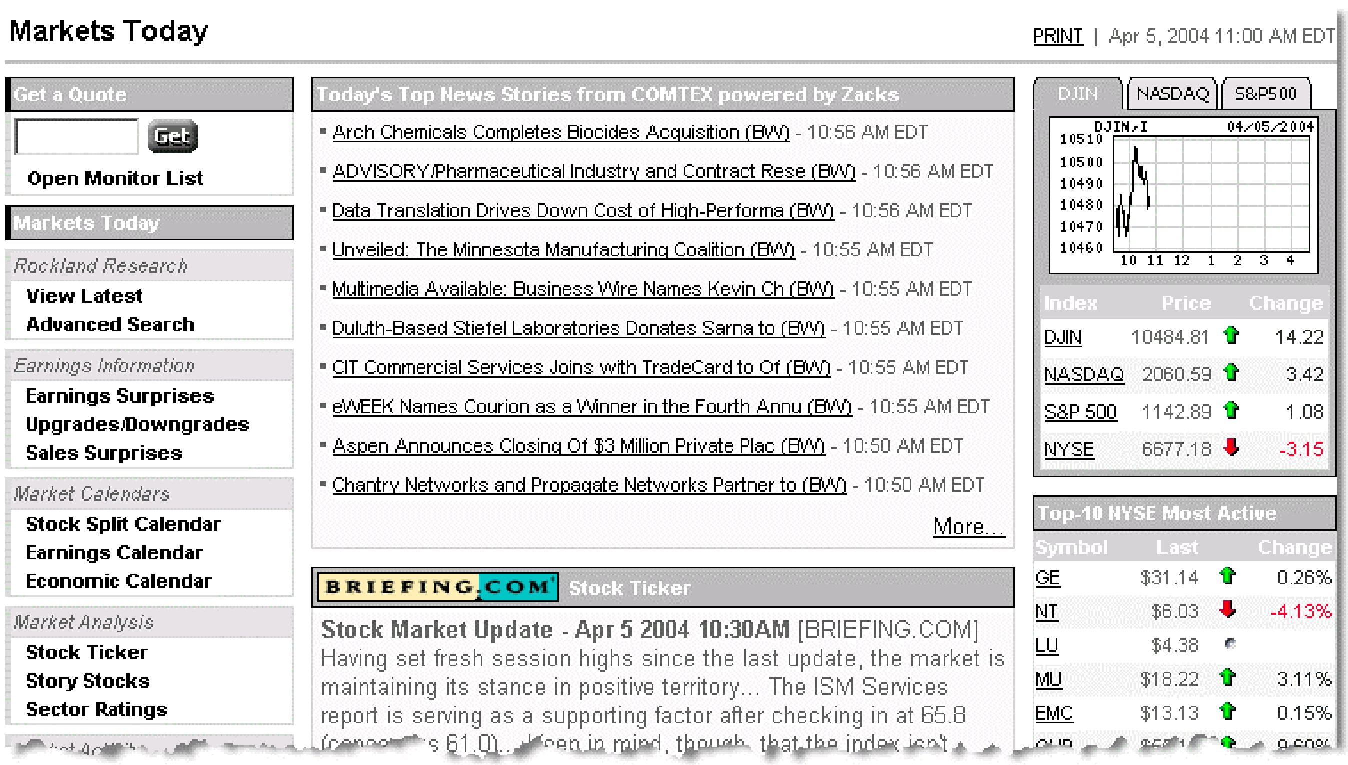
Privileged Access

View your Privileged Access® account information online.

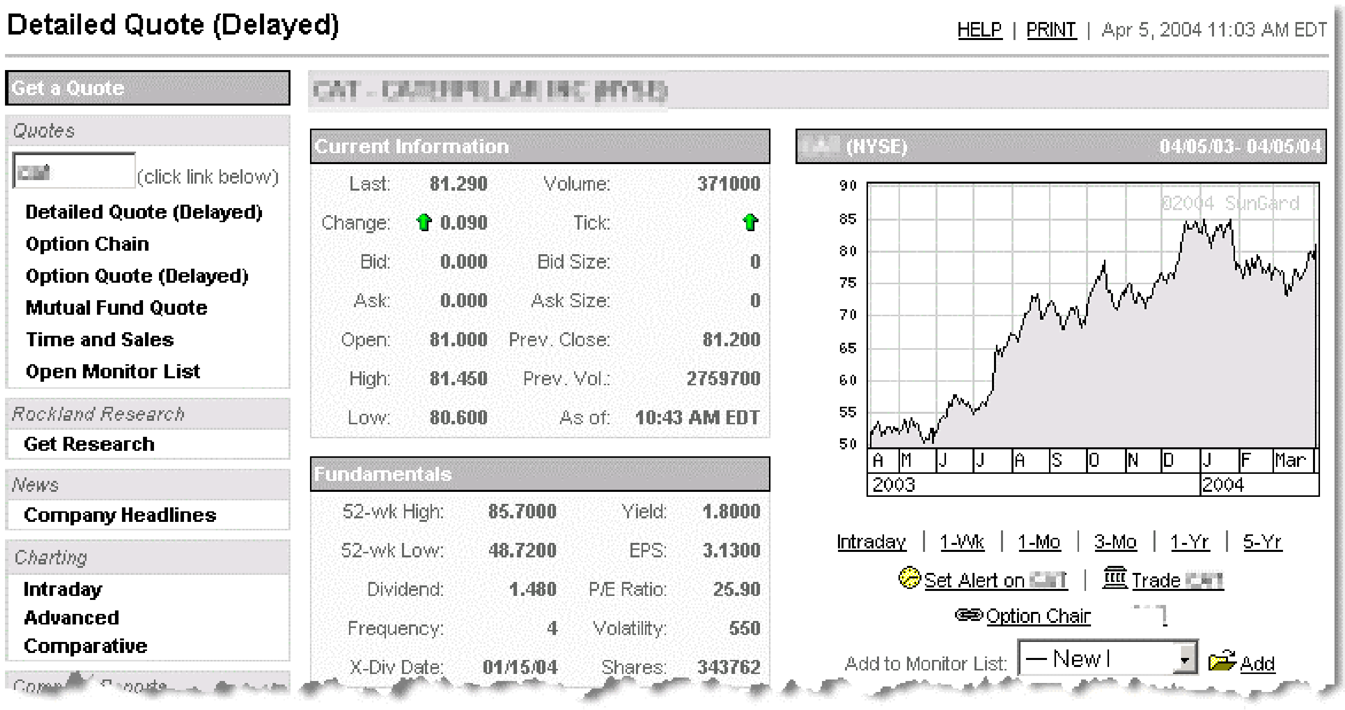
- ¾ Activity - View check writing, Visa® debit card, ATM, cash withdrawal and cash transfer (i.e. direct deposit, pre-authorized mortgage payment debit, etc.) activity.
- ¾ Web Bill Pay - Privileged Access® account holders with the check writing feature may receive and pay bills on-line, set-up recurring payments & review bill payment activity.
- ¾ Travel Account - Privileged Access® account holders with Visa® debit card feature may enroll in and track reward point activity, including point accumulation and redemption.
- ¾ Maintenance - request additional debit cards and re-order checks online.

Quotes & Research

Get a quote or view the latest research.
Note: For information on specific fields in this section, click on HELP.



Quotes continued...



Account Services

From Account Services you can do the following:

- ¾ Update personal information via My Preferences:
  - Password – change your password at your discretion.
  - Alias – your alias can be used in lieu of your assigned ID and can be changed if desired.
  - E-mail Address – update your primary e-mail address.
  - Account Nicknames – assign nicknames to your accounts for easier reference.
  - Set your default account or composite.
  - Account Composites – if you have access to multiple accounts, you can group accounts into segregated portfolios for online viewing.
  - Home Page preference – customize what information you see upon logon.
- ¾ Setup alert notifications through e-mail or wireless device. These Alerts include:
  - Price thresholds, news and monitor lists for specific securities.
  - Account activity such as margin calls and checks presented for clearance.
- ¾ View User Agreements.
- ¾ View contact information and funding instructions under Contact Us.

***** Browser & version: Must run Internet Explorer 5.5 or better***

Northeast Securities, Inc. Guidelines for Client End User access to Client Tool Kit and account information.

Enter this email address into your browser:
https://toolkit.clearco.com/NORTHEAST

You may be prompted by a security box asking you to accept being delivered into a secure site in the net. Click > Continue < You will be admitted into the CTK site. Lock and key effect.

The list below contains the user id & password & sign on instructions for your Client End User account access.

The user ID and passwords can be used to access only the accounts, which each client has been given permission to view. If you have several accounts please be sure to advise your broker to grant access to all.

The following are the user ID and password for your accounts

Client name	User ID	Password

PLEASE NOTE* ID and password are BOTH lowercase alpha numeric
*YOUR USER NAME /ID and PASSWORD will be the same for the your initial log on. AT THAT TIME YOU WILL BE PROMPTED TO CHANGE YOUR PASSWORD.

You will be prompted to change your password every 90 days. Please contact your registered representative and advise him or her of the password you have selected. In the event you forget your password, he or she can supply it without having to reset the user id sign-on.

SUSPENDED ACCOUNTS: If you are not sure of your password and try to gain access without the correct password, JP Morgan will suspend your account access. If this should occur, you ***must*** contact your Registered Representative. Do not Contact JP Morgan or Northeast directly, you will be referred back to your broker.